



Board Income Statement

August 31, 2026

	Monthly	Gross %	Year to Date	Gross %
INTEREST ON LOANS	\$ 1,081,483.90	51.16%	\$ 8,678,023.62	51.74%
INVESTMENT INCOME	\$ 514,363.74	24.33%	\$ 4,189,414.04	24.98%
FEE INCOME	\$ 148,452.20	7.02%	\$ 1,085,306.13	6.47%
OTHER INCOME	\$ 369,526.64	17.48%	\$ 2,820,005.35	16.81%
Total Income	\$ 2,113,826.48		\$ 16,772,749.14	
SALARIES	\$ 384,809.73	22.17%	\$ 3,025,655.73	23.35%
EMPLOYEE BENEFITS	\$ 104,356.56	6.01%	\$ 829,338.85	6.40%
TRAVEL & CONFERENCE	\$ 8,618.90	0.50%	\$ 93,113.49	0.72%
AFFILIATION DUES	\$ 4,021.27	0.23%	\$ 31,804.89	0.25%
OFFICE OCCUPANCY	\$ 79,235.59	4.56%	\$ 722,139.54	5.57%
OFFICE OPERATIONS	\$ 500,697.78	28.84%	\$ 3,890,288.16	30.03%
ADVERTISING & PROMOTIONS	\$ 22,515.52	1.30%	\$ 136,919.45	1.06%
LOAN SERVICING EXPENSE	\$ 42,260.44	2.43%	\$ 283,646.24	2.19%
PROFESSIONAL & OUTSIDE SERVICES	\$ 20,634.55	1.19%	\$ 175,929.84	1.36%
MISC UNCOLLECTED SHARES	\$ 43,856.59	2.53%	\$ 212,446.96	1.64%
SUPERVISORY FEES	\$ 7,500.00	0.43%	\$ 44,788.54	0.35%
(OVER) & SHORT	\$ 112.94	0.01%	\$ 205.48	0.00%
ANNUAL MEETING	\$ 800.00	0.05%	\$ 6,400.00	0.05%
MISCELLANEOUS EXPENSE	\$ 9,062.00	0.52%	\$ 63,427.54	0.49%
(GAIN)/LOSS ON DISPOSAL OF ASSETS/Inv	\$ 12,667.61	0.73%	\$ (15,420.85)	-0.12%
Operating Expense	\$ 1,241,149.48		\$ 9,500,683.86	
PROVISION FOR LOAN LOSS	\$ 83,043.87	4.78%	\$ 261,363.90	2.02%
PROVISION FOR SHARE LOSS	\$ 3,114.91	0.18%	\$ 8,058.68	0.06%
INTEREST ON BORROWED MONEY	\$ -	0.00%	\$ -	0.00%
DIVIDEND EXPENSE	\$ 408,712.12	23.54%	\$ 3,186,386.91	24.59%
Provision for Loan/Share Loss & Dividend Expense	\$ 494,870.90		\$ 3,455,809.49	
Total Expenses	\$ 1,736,020.38		\$ 12,956,493.35	
Net Profit (Loss)	\$ 377,806.10		\$ 3,816,255.79	



Board Balance Sheet

Month Ending

08/31/26

Percent of

Total Assets

ASSETS

CASH

Cash in Vault	\$	4,204,671.56		0.97%
Cash in ATM's	\$	583,687.28		0.13%
Total Cash	\$	4,788,358.84		1.10%

LOANS

Loans To Members	\$	206,288,218.00		47.50%
Loan Participation	\$	14,025,588.71		3.23%
Loan Auto Participation	\$	5,978,897.57		1.38%
Business Loans	\$	-		0.00%
Total Loans	\$	226,292,704.28		
Less (Allowances) Loans	\$	(1,918,850.48)		-0.44%
Less (Allowances) Shares	\$	(3,624.60)		0.00%
Net Loans	\$	224,370,229.20		51.67%

INVESTMENTS

Vizo	\$	30,930,310.43		7.12%
Federal Reserve Bank	\$	24,455,383.70		5.63%
FHLB	\$	2,473,604.25		0.57%
Volcorp	\$	161,512.40		0.04%
Mortgage Backed Sec	\$	101,804,013.39		23.44%
Insured CD's	\$	498,000.00		0.11%
Total Investments	\$	160,322,824.17		36.92%
Land - Branch	\$	4,707,034.04		1.08%
Land Improvement	\$	373,211.04		0.09%
Land Improv Depr	\$	(148,812.16)		-0.03%
Total Land	\$	4,931,432.92		
Leasehold Improv	\$	110,421.87		0.03%
Leasehold Im Depr	\$	(73,848.28)		-0.02%
Total Leasehold Improvements	\$	36,573.59		
Building	\$	10,692,394.49		2.46%
Building Depr	\$	(2,860,977.24)		-0.66%
Total Buildings	\$	7,831,417.25		
Furn & Fixtures	\$	5,948,206.15		1.37%
FF&E Depr	\$	(4,391,993.20)		-1.01%
Total Furniture & Fixtures	\$	1,556,212.95		
Prepaid Expense	\$	503,755.84		0.12%
Accr Int Loans	\$	664,155.44		0.15%
Accr Inc Invest	\$	701,637.32		0.16%
Share Insurance Fund	\$	3,327,317.59		0.77%
Accts Receivable	\$	470,523.89		0.11%
Collateral in Process	\$	137,158.27		0.03%
Other Misc Asset/Merchandise	\$	24,040,764.84		5.54%
Capital Improvements	\$	575,501.26		0.13%
Other Real Estate Owned	\$	-		0.00%
Other Assets	\$	44,776,451.16		10.31%

TOTAL ASSETS

\$ 434,257,863.37 100.00%





Board Balance Sheet

Month Ending
08/31/26

Percent of
Total Assets

LIABILITIES AND EQUITY

Liabilities

Shares & Special Saving	\$	123,207,736.59	28.37%
Share Drafts	\$	94,950,967.51	21.87%
Escrows	\$	2,099,304.53	0.48%
Preferred Money Market	\$	46,189,971.70	10.64%
Share Certificates	\$	91,744,565.38	21.13%
IRA Certificates	\$	4,777,196.64	1.10%
IRA Shares	\$	12,528,165.88	2.88%
Total Shares Liabilities		\$ 375,497,908.23	86.47%

Misc Payables	\$	2,086,894.30	0.48%
Clearings	\$	1,045,331.03	0.24%
Merchandising	\$	-	0.00%
Emp & Taxes Pay	\$	1,551.48	0.00%
Accrued Expenses	\$	1,439,193.79	0.33%
Other Liabilities		\$ 4,572,970.60	1.05%
Total Liabilities		\$ 380,070,878.83	

Equity

Reserve Fund	\$	16,906,926.03	3.89%
Undiv Earnings	\$	33,463,802.72	7.71%
Unrealized G/L on Inv	\$	-	0.00%
Net Income	\$	3,816,255.79	0.88%
Total Equity		\$ 54,186,984.54	12.48%
TOTAL LIABILITIES & EQUITY		\$ 434,257,863.37	100.00%

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NCUA

National Credit Union Administration, a U.S. Government Agency